

- a3  
Compl.*
74. (new) The system of claim 68 wherein at least one scenario is an extreme scenario.
75. (new) The system of claim 68 wherein at the calculations are completed continuously.
76. (new) The system of claim 68 that purchases reinsurance in an automated fashion.
77. (new) The system of claim 68 that determines if a reinsurance purchase is required.
78. (new) The system of claim 68 wherein the user has the option of manually selecting and implementing enterprise risk transfers are not completed in an automated fashion.
79. (new) The system of claim 68 that further comprises completing risk transfer transactions in an automated fashion when their prices fall within the guidelines established by the user.
80. (new) The system of claim 68 wherein the enterprise risk transfer includes risk associated with intangible elements of value.
81. (new) The system of claim 68 wherein the enterprise risk transfer includes risk associated with contingent liabilities.
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IN THE BIBLIOGRAPHY

The Applicant respectfully requests the Examiner to enter the following amendment: delete the bibliography.

REMARKS

The Applicant respectfully requests consideration of the present application as amended herewith.

Respectfully submitted,

Dated: \_\_\_\_\_

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Jeff S. Eder